

RFCU
Rutgers Federal Credit Union



Your Financial Times

Connect with our New Auto Buying Service

Take the guesswork and legwork out of your next car purchase. Our new auto buying service offers a better way to shop for savings and value. It's an easy to use online system that allows you to compare prices and connect with the best deals. Local certified dealers compete for your business – driving down the price on your choice of car!



Great Selection

Browse before you buy. Pick the options you want. No need to drive from one dealership to another or search the Internet trying to find the best deal.

Great LOW RATE Financing

Take advantage of our incredibly low car loan rates – **as low as 1.49% APR* - for new and used vehicles!** Apply online at www.rutgersfcu.org or stop by and have your financing in place before you head to the dealership.

Great Savings

The price you see online is the price you get. Simply print your exclusive Savings Certificate which lists the price and dealer location. Present the certificate to the dealer along with your financing and drive away with the deal you want!

Connect with your next car online at www.rutgersfcu.org for an easy, hassle-free money-saving way to purchase your vehicle.

*APR = Annual Percentage Rate. Based on credit worthiness and subject to change without notice. Rates and offers current as of 9/16/2013. 1.49% APR applies to new and used auto loan amounts up to \$70,000 financed for up to 48 months. Rate and term depends on amount borrowed and model year. Other restrictions may apply. New vehicles are where you are the original owner and the vehicle is a current or previous model year. Up to 100% financing is available. Minimum loan amount of \$20,000 for 72 month term. Rate not available for refinancing of an existing RFCU loan. Payment examples: \$20,000 at 1.49% APR; 48 monthly payments of approximately \$429.14 each and \$30,000 at 1.49% APR; 48 monthly payments of approximately \$643.72. Maximum used car loan advance is NADA retail value

powered by
TRUECar
Changing How Cars are Sold.

When money
is the
problem...

We're the
solution.



**Borrow up to
\$2,500**
**Easy terms up to
12 months**
**LOW
5.25%
APR**

Limited time offer!

Act now and apply online
or at any of our
branch locations.

*APR-Annual Percentage Rate. Based on credit worthiness and subject to change without notice. Payment examples \$2,500 at 5.25% APR, 12 monthly payments of approximately \$213.48.

Go Paperless with E-Statements

E-Statements are a faster, secure, cost-effective and convenient way to receive your Rutgers Federal Credit Union account statement. Here are just some of the advantages of E-Statements:



Receive Your Statement Faster

Get your monthly statement at the beginning of each month—much sooner than waiting for the traditional paper statement to arrive by mail.

Increase Security

Since your statement information can't be lost or stolen in your mailbox, E-Statements help to protect you against identity theft and fraud.

Protect the Environment

The fewer paper products we generate and the more trees we save, makes a more positive impact on our environment.

Get Rid of Paper Clutter

You can store all your statements right on your computer for quick access whenever you need them.

Reduce Costs

Processing, generating and mailing a statement every month to our members is costly. E-Statements can help us save resources so we can pass on more savings to you!

Take advantage of FREE E-Statements and enroll today.

Discount Prescription Card Saves Members Money

Since the introduction of our exclusive Rutgers Federal Credit Union RxSavingsPlus Discount Card in conjunction with CVS-CareMark, members have been enjoying great savings at the pharmacy. Here's what one member had to say:

"I just want to give a quick thank you to RFCU for the RXSavings Plus Card they provide to members, free of charge. I have a cat that has an ongoing medical problem.

I need to give her an injection every other day. This will be a lifelong situation. Initially, I was getting the medicine through the vet's office and I was advised to try and get the medication through my regular pharmacy, that it may be less expensive. Walgreen's accepted the RXSavings Plus card and I saved over \$60 using it!

Needless to say, I'm very happy and urge everyone to get the card and try it."

Caroline Gronsky
~ Member since 1996

If you haven't done so already, visit <http://rutgersfcu.rxsavingsplus.com> to print your card and start saving today.

Looking to Finance Your Next Technology Purchase?



We're now offering 100% financing for the purchase of computers, electronic equipment and accessories.

Take advantage of our "user friendly" Technology Loan guaranteed not to "crash" your budget. Borrow up to \$2,500 with terms up to 36 months at rates as low as 5.99% APR*.

Visit us online or at any campus branch to apply. Hurry - special low rate offer ends October 1, 2014.

*Rates and offers current as of June 2014. 5.99% APR applies to loan amounts up to \$2500.00 financed for up to 36 months. Other restrictions may apply. Payment examples: \$2500.00 at 5.99% APR 36 monthly payments of approximately \$75.70 each. One loan of this type per member. Subject to credit approval and credit union membership eligibility. Rate valid through October 1, 2014.

A Rewarding Visa Card



If you think the best things about your Rutgers Federal Credit Union Visa card are the low interest rates and no annual fees ... think again. Because, in addition to these benefits, your card also offers:

Auto Rental Collision Damage Waiver

Now you have one less thing to worry about when you rent a car. With your Visa card, you're covered for damage due to collision or theft. Secure and charge your rental to your covered card and decline the collision damage waiver (or loss damage waiver) offered by the rental agency.

Travel and Emergency Assistance Services*

Put your mind at ease when you are traveling and get help coordinating medical, legal, and travel services when you need them. The cost of any goods or services is your responsibility.

Warranty Manager Service*

Double the time period of the manufacturers' warranty, up to one additional year, for eligible items purchased with your Visa card. You can also register your receipt and warranty information, which can be kept on file when you need them.

For more information regarding these benefits, call 1-800-397-9010.

With the summer travel season here, be sure to take advantage of all your Rutgers Federal Credit Union Visa card offers. If you don't have our card, apply today and enjoy the rewards of a great credit card.

**Certain terms, conditions, and exclusions apply. In order for coverage to apply, you must use your covered Visa card to secure transactions. Please refer to your Guide to Benefits for further details.*

Here's Something Sure to Add to your Summer Fun...

SUMMER SKIP-A-PAYMENT!

With the kids out of school, summer parties, traveling to visit family and friends, vacation plans, some extra cash can always come in handy for summer fun. That's why we're offering our Skip-A-Payment.



Choose to skip your regular monthly loan payment that's normally due in July or August. There is a \$30.00 fee per loan you choose to skip. Visit us online or at a branch for a Skip-A-Payment request form.*

**All requests to skip a payment must be received and approved by the Loan Department by July 15, 2014 or prior to your scheduled payment date. By participating in this program, you agree to amend the terms of your original agreement and to repay the entire unpaid balance and accrued interest. Mortgages, Home Equity and Credit Card Loans are not eligible for this program. To take advantage of this special offer, all credit union accounts must be in good standing.*

Celebrating 60 Years at the Annual Meeting

At this year's Annual Meeting on May 27, 2014, Rutgers Federal Credit Union proudly celebrated 60 years of serving its members. In commemoration of this milestone, the NJCUL presented the credit union with a 60 year service plaque.

We look forward to continuing to meet the financial needs of our members in the years to come and appreciate your loyalty and support.



Employee of the Month Named!

Rutgers Federal Credit Union is proud to present the Employee of the Month, Sylvia Hill. Sylvia has been an employee with RFCU since November 2012, and currently holds the position of Senior Member Service Representative. When asked what aspect of her role she enjoys the most, Sylvia replied, "I enjoy meeting new people and helping them get on the road to achieving their financial goals".

Congratulations Sylvia!

Help Preserve Your Standard of Living

Long-term unemployment (those jobless for 27 weeks or more) has accounted for more than one-third of the total unemployment since July of 2009.



Whether you're taking out a loan to make home improvements or buy a vehicle, it can be a financial gamble because things happen...life happens. You're betting you can pay back your loan and you won't lose your job (through no fault of your own), or become disabled (due to injury or illness), or pass away, which could leave your family responsible for your loan balances.

Source: Bureau of Labor Statistics, Databases, Tables and Calculators by Subject, June 2013

Help play it safe.

Debt Protection is a voluntary loan-payment product that helps you get relief from the financial burden of delinquency, default, or foreclosure if a protected life event unexpectedly happens to you. Simple eligibility requirements help ease the enrollment process.

Ask about protecting your loan payments.

If a protected life event happens to you (and you're a protected borrower or co-borrower on the loan), Debt Protection will cancel or waive your loan payment(s), up to the contract maximums - helping to lessen your worries, and your family's worries, about paying loans during a time when your income may be reduced or lost and paying other household bills becomes challenging. Protected events include:

- Loss of life, including those caused by acts of war
- Disability, including those caused by acts of war
- Involuntary unemployment

Call the Loan Department at 732-445-0858 and ask about protecting your loans today.

Your purchase of Debt Protection is optional and will not affect your application for credit or the terms of any credit agreement required to obtain a loan. Certain eligibility requirements, conditions, and exclusions may apply. Please contact a loan representative for a full explanation of the terms of Debt Protection. You may cancel the protection at any time. If you cancel protection within 30 days you will receive a full refund of any fee paid.

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Holiday Closings

Independence DayFriday, July 4, 2014
 Saturday, July 5, 2014
 Labor DaySaturday, August 30, 2014
 Monday, September 1, 2014



College Avenue Branch

100 College Ave.
 New Brunswick, NJ 08901
 Voice (732) 932-7645
 Fax (732) 932-7648

Mon. - Wed. 8:30 am - 4:00 pm
 Thurs. 8:30 am - 6:00 pm
 Fri. 8:30 am - 5:00 pm

Busch Branch

85 Davidson Road
 Piscataway, NJ 08854
 Voice (732) 445-3050
 Fax (732) 445-4897

Mon. - Wed. 8:30 am - 4:00 pm
 Thurs. 8:30 am - 6:00 pm
 Fri. 8:30 am - 5:00 pm
 Sat. 9:00 am - 1:00 pm

Loan Department (Busch)

Voice (732) 445-0858
 Fax (732) 445-0387

First Mortgage Hotline (866) 443-1819

Newark Branch

249 University Ave.
 Newark, NJ 07102
 Voice (973) 353-1353
 Fax (973) 353-1699

Mon., Wed., Fri. 9:00 am - 4:00 pm
 Closed 1:00 pm - 1:30 pm



Camden Branch

326 Penn Street
 Camden, NJ 08102
 Voice (856) 225-2653
 Fax (856) 225-2666

Mon., Wed., Fri. 9:00 am - 4:30 pm
 Closed 1:00 pm - 1:30 pm

Audio Teller

(855) 278-3883

Website

www.rutgersfcu.org

